

79% of Credit Reports Contain Errors



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Welcome to 1st Capital Credit Solutions!

Your credit score decides what you'll pay for a mortgage, auto loan, credit cards, and insurance.

We Can Help!

We specialize in repairing credit reports. We improve your credit by removing negative items you identify as inaccurate, misleading or unverifiable. Damaging items include:

Bankruptcies, Late Payments, Judgements, Collections, Foreclosures, Charge Offs, Garnishments, Repossessions, Liens, Partial Payments, all credit killers.

1stCapital Credit Solutions is a credit consulting and restoration company that specializes in credit repair services. More specifically we work with individuals to repair their credit scores to allow them more freedom in life when it comes to personal financing on such things as automobile loans, mortgages and better rates. Don't let it go any longer than you have to. Your credit score has a major impact on your future. Let us help you get it back in control. Please give us a call and let us explain to you how we can make a difference in your life. Our completely FREE consultation could be the first step in changing your life forever. **Call Toll Free 888-312-7231**

The Cost of Bad Credit

The cost of having bad credit can be devastating. Having bad credit can cost you the opportunity to qualify for that home you have always wanted. These days your FICO score is just as much attached to you as your social security number. There is not much you can do without having A+ credit. It can prohibit you from getting many loans, credit cards, good insurance rates and who knows what else the future will require you to have as far as your FICO score is concerned.

The table below demonstrates how your credit score can impact a \$150,000 30 year fixed home mortgage:

Current Standing	Fico Score	Interest Rate*	Monthly Payment	Cost of Credit
Excellent	720 - 850	5.597%	\$861	\$0
	700-719	5.722%	\$873	\$4,320
Moderate	675 - 699	6.259%	\$924	\$22,680
	620 - 674	7.409%	\$1039	\$64,080
Bad	560 - 619	8.531%	\$1157	\$106,560
	500 - 559	9.289%	\$1238	\$135,720

Note: Cost of credit is the cost difference over the life of the loan from the best possible rate.

* Interest rates in table are a snapshot in time for demonstration purposes and do not reflect current home mortgage interest rates.

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Clean Up Bad Credit

Free Credit Repair Consultation! Fix Credit Score. (Legal & Proven).



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